

The Honorable:

JANET S. BAER

Chapter 7

Location: 219 S. Dearborn, Courtroom 615, Chicago, IL

Hearing Date: / /

Hearing Time: 10:00am

Response Date: / /

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: SVOBODA, CHRISTOPHER J

§ Case No. 16-28129

§

§

Debtor(s)

§

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on August 31, 2016. The undersigned trustee was appointed on August 31, 2016.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 19,314.37

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>

Leaving a balance on hand of<sup>1</sup> \$ 19,314.37

The remaining funds are available for distribution.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/27/2017 and the deadline for filing governmental claims was 02/27/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,681.44. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,681.44, for a total compensation of \$2,681.44.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/30/2017

By: /s/Brian Audette

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 16-28129

Trustee: (330232) Brian Audette, Chapter 7 Trustee

Case Name: SVOBODA, CHRISTOPHER J

Filed (f) or Converted (c): 08/31/16 (f)

§341(a) Meeting Date: 09/27/16

Period Ending: 05/30/17

Claims Bar Date: 01/27/17

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	8606 45th Street, Lyons IL 60534-0000, Cook Sing Imported from original petition Doc# 1	138,889.00	0.00		0.00	FA
2	Cash Imported from original petition Doc# 1	30.00	30.00		0.00	FA
3	Deposits of money: JPMorgan Chase account ending Imported from original petition Doc# 1	560.00	35.66		0.00	FA
4	Everyday Household Goods Imported from original petition Doc# 1	640.00	640.00		0.00	FA
5	Electronics including personal computer Imported from original petition Doc# 1	405.00	405.00		0.00	FA
6	Everyday Wearing Apparel Imported from original petition Doc# 1	100.00	0.00		0.00	FA
7	Miscellaneous Imported from original petition Doc# 1	20.00	20.00		0.00	FA
8	Exercise Equipment and Guitar with Amp Imported from original petition Doc# 1	390.00	390.00		0.00	FA
9	First Investors Life Insurance Company Whole Lif Imported from original petition Doc# 1	21,195.84	19,314.37		19,314.37	FA
10	Ret. or Pension Acct.: Local 701 Automobile Mech Imported from original petition Doc# 1	0.00	0.00		0.00	FA
11	Accounts receivable from prior business (approx Imported from original petition Doc# 1	2,000.00	2,000.00		0.00	FA
12	State of Illinois tax refund: State Imported from original petition Doc# 1	245.00	245.00		0.00	FA
13	Drivers license Imported from original petition Doc# 1	0.00	0.00		0.00	FA
14	List of former customers when representing Matco Imported from original petition Doc# 1	0.00	0.00		0.00	FA
15	Chevrolet Cruze 2016 6,900. Entire property valu Imported from original petition Doc# 1	0.00	0.00		0.00	FA

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1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
16 Chevrolet S-10 Pickup 1999 159,106 Debtor's esti Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
17 Used tool box and tools. Tool box estimated valu Imported from original petition Doc# 1	4,500.00	0.00		0.00	FA
18 2013 laptop computer Imported from original petition Doc# 1	300.00	300.00		0.00	FA
<b>18 Assets Totals</b> (Excluding unknown values)	<b>\$170,274.84</b>	<b>\$23,380.03</b>		<b>\$19,314.37</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** December 31, 2017

**Current Projected Date Of Final Report (TFR):** December 31, 2017

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 16-28129

**Case Name:** SVOBODA, CHRISTOPHER J

**Taxpayer ID #:** \*\*-\*\*\*0702

**Period Ending:** 05/30/17

**Trustee:** Brian Audette, Chapter 7 Trustee (330232)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*7766 - Checking Account

**Blanket Bond:** \$5,000,000.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/19/17	{9}	Chase	Proceeds from cashed out insurance policy	1129-000	19,314.37		19,314.37

<b>ACCOUNT TOTALS</b>	<b>19,314.37</b>	<b>0.00</b>	<b>\$19,314.37</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>19,314.37</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$19,314.37</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****7766	19,314.37	0.00	19,314.37
	<b>\$19,314.37</b>	<b>\$0.00</b>	<b>\$19,314.37</b>

**Exhibit C - Claims Proposed Distribution**  
**Case: 16-28129 SVOBODA, CHRISTOPHER J**

<b>Case Balance:</b>		\$19,314.37	<b>Total Proposed Payment:</b>		\$19,314.37	<b>Remaining Balance:</b>		\$0.00
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Brian Audette, Chapter 7 Trustee	Admin Ch. 7	2,681.44	2,681.44	0.00	2,681.44	2,681.44	16,632.93
	<2100-00 Trustee Compensation>							
1	Discover Personal Loan	Unsecured	20,133.76	20,133.76	0.00	20,133.76	4,641.91	11,991.02
2	Discover Bank	Unsecured	3,669.33	3,669.33	0.00	3,669.33	845.97	11,145.05
3	ACAR Leasing LTD	Unsecured	2,164.89	2,164.89	0.00	2,164.89	499.12	10,645.93
4	Capital One Bank (USA), N.A.	Unsecured	1,022.89	1,022.89	0.00	1,022.89	235.83	10,410.10
5	Daniel P. Svoboda and	Unsecured	30,692.00	30,692.00	0.00	30,692.00	7,076.13	3,333.97
6	Cavalry SPV I, LLC	Unsecured	7,999.49	7,999.49	0.00	7,999.49	1,844.31	1,489.66
7	American Express Bank, FSB	Unsecured	6,461.27	6,461.27	0.00	6,461.27	1,489.66	0.00
<b>Total for Case 16-28129 :</b>			<b>\$74,825.07</b>	<b>\$74,825.07</b>	<b>\$0.00</b>	<b>\$74,825.07</b>	<b>\$19,314.37</b>	

**CASE SUMMARY**

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
<b>Total Administrative Claims :</b>	\$2,681.44	\$2,681.44	\$0.00	\$2,681.44	100.000000%
<b>Total Unsecured Claims :</b>	\$72,143.63	\$72,143.63	\$0.00	\$16,632.93	23.055300%

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 16-28129

Case Name: SVOBODA, CHRISTOPHER J

Trustee Name: Brian Audette

**Balance on hand:** \$ 19,314.37

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 19,314.37

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Brian Audette, Chapter 7 Trustee	2,681.44	0.00	2,681.44

Total to be paid for chapter 7 administration expenses: \$ 2,681.44

Remaining balance: \$ 16,632.93

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 16,632.93

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 16,632.93

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 72,143.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 23.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Personal Loan	20,133.76	0.00	4,641.91
2	Discover Bank	3,669.33	0.00	845.97
3	ACAR Leasing LTD	2,164.89	0.00	499.12
4	Capital One Bank (USA), N.A.	1,022.89	0.00	235.83
5	Daniel P. Svoboda and	30,692.00	0.00	7,076.13
6	Cavalry SPV I, LLC	7,999.49	0.00	1,844.31
7	American Express Bank, FSB	6,461.27	0.00	1,489.66

Total to be paid for timely general unsecured claims: \$ 16,632.93  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00



Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00